

**FLOODSMART.GOV**

An official site of the National Flood Insurance Program

**High Risk Premium Table: Residential**

Rates Effective May 1, 2007

**HIGH RISK PREMIUM TABLE: RESIDENTIAL**

Premiums for ZONES A, AE, A1-30, AO, AH (Pre-FIRM)

These premiums are based on a single family, one floor, no basement building with a standard \$500 deductible.<sup>3</sup>

Your premium may be even lower if your community participates in the Community Rating System (CRS).<sup>4</sup>

Building & Contents <sup>1</sup>		Building Only <sup>1</sup>		Contents Only <sup>1</sup>	
Coverage	Annual Premium <sup>2</sup>	Coverage	Annual Premium <sup>2</sup>	Coverage	Annual Premium <sup>2</sup>
\$ 35,000/10,000	\$ 503	\$ 35,000	\$ 398	\$ 10,000	\$ 140
50,000/15,000	681	50,000	523	15,000	196
75,000/20,000	861	75,000	650	20,000	251
100,000/30,000	1,079	100,000	776	30,000	346
125,000/40,000	1,296	125,000	903	40,000	442
150,000/50,000	1,514	150,000	1,029	50,000	537
250,000/100,000	2,462	250,000	1,520	100,000	1,014

<sup>1</sup> Includes a Federal Policy Fee of \$30 and ICC Premium.

<sup>2</sup> Includes a Federal Policy Fee of \$30 only.

<sup>3</sup> Higher deductible limits are available, up to \$5,000 for single-family properties.

<sup>4</sup> The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Note: Replacement Cost Coverage is available for single-family dwellings that are primary residences. They must be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss. Please refer to the policy or manual for further explanation and requirements.